

Chapter 7

Location: ZOOM

Hearing Date: 12/06/2022

Hearing Time: 10:00 AM

Response Date: 11/28/2022

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

IN RE: § Case No. 19-23168-CMB

LUBISH, JANET L. § Chapter 7

Debtor(s) §

§

ROBERT H. SLONE, TRUSTEE §

§

VS. §

§

NO RESPONDENTS §

§

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert H. Slone, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 24 days from the mailing of this notice (by November 28, 2022), serve a copy of the objections upon the Trustee, any party whose application is being challenged, and the United States Trustee. A Zoom Video Conference Hearing will be held on Tuesday, December 6, at 10:00 a.m. before Judge Carlota M. Böhm via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing, please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, you may use the following: Meeting ID: 161 4380 0191. For questions regarding the connection, contact Judge Böhm's Chambers at 412-644-4328. All attorneys and parties may only appear by Zoom and must comply with Chief Judge Böhm's Zoom Procedures, which can be found on the Court's website at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>. Under the current COVID-19 circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically

UST Form 101-7-NFR (10/1/2010)

arises, members of the general public should immediately contact Judge Böhm's Chambers to make telephonic arrangements. Only ten (10) minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date.

Date Mailed: 11/03/2022

Robert H. Slone: /s/ Robert H. Slone

Trustee

Robert H. Slone
223 South Maple
Greensburg, PA 15601
(724) 834-2990
robertslone223@gmail.com

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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:
LUBISH, JANET L.

§ Case No. 19-23168-CMB
§ Chapter 7
§
§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of : \$ 159,765.00
and approved disbursements of: \$ 117,313.26
leaving a balance on hand of¹: \$ 42,451.74

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Fayette County Tax Claim Bureau	6,754.08	16,275.44	16,275.44	0.00
6	PNC Bank, National Association	55,137.56	64,975.77	64,975.77	0.00
7	Trinity Financial Services, LLC	21,512.59	25,725.70	25,725.70	0.00

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 42,451.74

Applications for chapter 7 fees and administrative expenses have been filed as follows:

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Robert H. Slone	6,600.07	0.00	6,600.07
Trustee, Expenses - Robert H. Slone	399.93	0.00	399.93
Charges, U.S. Bankruptcy Court	188.00	0.00	188.00

Total to be paid for chapter 7 administrative expenses: \$ 7,188.00
Remaining balance: \$ 35,263.74

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 35,263.74

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$5,458.29 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2P	Internal Revenue Service	5,458.29	0.00	5,458.29

Total to be paid for priority claims: \$ 5,458.29
Remaining balance: \$ 29,805.45

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$26,082.59 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2U	Internal Revenue Service	9,751.35	0.00	9,751.35

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	UPMC Physician Services	270.61	0.00	270.61
4	Verizon	52.56	0.00	52.56
5	PNC Bank NA	16,008.07	0.00	16,008.07

Total to be paid for timely general unsecured claims: \$ 26,082.59
Remaining balance: \$ 3,722.86

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 3,722.86

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$4,094.42 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 90.9 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2U2	INTERNAL REVENUE SERVICE	4,094.42	0.00	3,722.86

Total to be paid for subordinated claims: \$ 3,722.86
Remaining balance: \$ 0.00

Robert H. Slone: /s/ Robert H. Slone

Trustee

Robert H. Slone
223 South Maple
Greensburg, PA 15601
(724) 834-2990
robertslone223@gmail.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Janet L. Lubish
Debtor

Case No. 19-23168-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Nov 04, 2022

Form ID: pdf900

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	#+ Janet L. Lubish, 1579 McClellandtown Road, Mc Clellandtown, PA 15458-1101
r	+ Gary Reagan, 75 Morgantown Street, Uniontown, PA 15401-4238
r	+ Stefani Lucas, Realty One Group Gold Standard, 432 Frye Farm Road, Greensburg, PA 15601-6808
15103140	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
15103141	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240
15103142	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
15103143	+ Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15181719	+ Trinity Financial Services, LLC, 615 E. 1st Street, Tustin, CA 92780-3417
15103146	US Mortgage Resolution, LLC, 351 East Conestoga Road--Suite 207, 3232 Newmark Drive, Wayne, PA 19087
15103147	Wells Fargo Card Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 04 2022 23:56:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15118796	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 04 2022 23:48:00	Internal Revenue Service, P.O. Box 7346, Philadelphila, PA 19101-7346
15103144	^ MEBN	Nov 04 2022 23:44:22	KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15139892	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2022 23:48:00	PNC Bank NA, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15143714	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2022 23:48:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15103145	Email/Text: Bankruptcy.Notices@pnc.com	Nov 04 2022 23:48:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15104614	+ Email/PDF: gecscdi@recoverycorp.com	Nov 04 2022 23:56:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15137604	^ MEBN	Nov 04 2022 23:44:13	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15138656	Email/PDF: ebn_ais@aisinfo.com	Nov 04 2022 23:55:55	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: auto

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Date Rcvd: Nov 04, 2022

Form ID: pdf900

Total Noticed: 19

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Trinity Financial Services, LLC, 615 E. 1st Street, Tustin, CA 92780-3417

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Janet L. Lubish lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert P. Wendt	on behalf of Creditor Trinity Financial Services LLC pawb@fedphe.com
Sarah Elizabeth Connelly	on behalf of Debtor Janet L. Lubish Sarah@zeblaw.com janet@zeblaw.com;sheila@zeblaw.com;connelly.sarahr63228@notify.bestcase.com

TOTAL: 8